REMARKS

Claims 1-20 are pending in the application.

Claims 1-17 and 20 are rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Patent Publication No. 2003/0004868 to Early et al, hereinafter "Early". Applicants respectfully traverse this rejection.

Claim 1 provides a computer-implemented method of providing a credit limit. The method includes receiving a request for a credit limit related to an entity, retrieving an aggressive value from an aggressive model of business data associated with the entity, retrieving a conservative value from a conservative model of business data associated with the entity, and providing a recommendation based on the aggressive value and the conservative value. The aggressive value and the conservative value are co-existing.

Early discloses a system and method for managing a credit card having an adjustable credit limit. The systems and methods adjust the credit limit based on a determination that the credit limit is likely to be reached by a possible transaction made by the customer (par. 0019). The adjusted credit limit is revised based on at least one of the determination of whether the adjusted credit limit is above the maximum credit amount and the determination of whether the adjusted credit limit is below the minimum credit amount (par. 0019).

To track the cardholder's use, a Tier 1 and Tier 2 limit can be established for the cardholder (par. 0020). The Tier 2 limit may correspond to the credit limit of the account, and the Tier 1 limit may correspond to a lower limit signaling when the Tier 2 limit is close to being exceeded (par. 0020).

Early describes two separate credit risk criteria for determining Tier 1 and Tier 2

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limits. In a first instance, if the account is a new account, a processor determines whether the cardholder meets a first predetermined credit risk criteria, where the amount the Tier 1 limit may be adjusted may be based on whether the card holder satisfies this risk criteria (pars. 0029-0030). Lower risk cardholder may receive a higher increase to their Tier 1 and Tier 2 limits (par. 0030). If the cardholder satisfies the first credit risk criteria, the processor determines whether the cardholder is likely to exceed the Tier 1 limit (par. 0031). If so, the Tier 1 limit may be increased (par. 0032).

In a second instance, if the account is not a new account, the processor determines whether the cardholder meets a second predetermined credit risk criteria, which may be less strict than the first credit risk criteria because there is more data available on older accounts (par. 0036). For existing cardholders, if the cardholder does not satisfy the second criteria, the processor may reduce or maintain the current Tier 1 value (par. 0037). If the cardholder meets the second criteria, the processor may increase the Tier 1 value based on additional criteria including whether the cardholder is likely to exceed the current Tier 1 limit (pars. 0038-0040).

The processor then determines the Tier 2 limit based on the Tier 1 limit (par. 0054). For example, the Tier 2 limit may be set at a multiple of the Tier 1 limit or be a fixed amount over the Tier 1 limit (par. 0054).

Early discloses two separate criteria for determining a Tier 1 limit, a first criteria for new cardholders, and a second criteria for pre-existing cardholders. These first and second criteria are not applied to the same cardholder. Furthermore, Early discloses **raising or lowering a single Tier 1 limit** based on multiple criteria, but does not disclose producing two credit limit values that exist at the same time. Lastly, the **Tier 2 value is based explicitly and solely on the Tier 1 value**, and therefore is not a value independent from the Tier 1 value. In contrast, the invention of claim 1 provides two co-existing credit limit values, each providing a separate credit limit value based on separate criteria, i.e., a conservative model and an aggressive model.

Therefore, Early does not disclose or suggest "retrieving an aggressive value from an aggressive model of business data associated with said entity; retrieving a conservative value from a conservative model of business data associated with said entity, wherein said aggressive value and said conservative value are co-existing; and providing a recommendation based on said aggressive value and said conservative value," as recited in claim 1. Thus, Early fails to disclose or suggest the elements of claim 1. Accordingly, claim 1 is patentable over Early.

Claims 11 and 12 include recitals similar to claim 1. Therefore, for at least reasoning similar to that provided in support of the patentability of claim 1, claims 11 and 12 are patentable over Early.

Claims 2-10 depend from claim 1, and claims 13-17 and 20 depend from claim 12. For at least reasoning similar to that provided in support of the patentability of claims 1 and 12, claims 2-10, 13-17 and 20 are patentable over Early.

For the reasons set forth above, the rejection of claims 1-17 and 20 under 35 U.S.C. 102(e) as anticipated by Early is overcome. Applicants respectfully request that the rejection of claims 1-17 and 20 be reconsidered and withdrawn.

Claims 18 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Early. Applicants respectfully traverse this rejection.
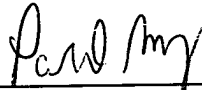
As discussed above, claim 12 is patentable over Early. Claims 18 and 19 depend from claim 12. For at least reasoning similar to that provided in support of the patentability of claim 12, claims 18 and 19 are patentable over Early.

For the reasons set forth above, the rejection of claims 18 and 19 under 35 U.S.C. 103(a) as unpatentable over Early is overcome. Applicants respectfully request that the rejection of claims 18 and 19 be reconsidered and withdrawn.

An indication of the allowability of all pending claims by issuance of a Notice of Allowability is earnestly solicited.

Respectfully submitted,

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